

Base Product

CREDITED RATES

Effective September 1st, 2020

INDEX	CREDITING METHOD	CURRENT RATE*
S&P 500® Total Return Options	Annual Point-to-Point Par Rate	25.00%
	Annual Point-to-Point Cap	4.00%
	Monthly Sum Cap	1.00%
S&P 500® Price Return Options	Annual Point-to-Point Par Rate	30.00%
	Annual Point-to-Point Cap	4.50%
	Monthly Sum Cap	1.50%
S&P® MARC 5	Annual Point-to-Point Par Rate	110.00%
Fixed Rate		1.50%

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* Annual Reset

Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Interest credits to a Fixed Index Annuity will not mirror the actual performance of the relevant index.

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